

Information to identify the case:

Debtor 1	<u>Craig E. Daye</u>	Social Security number or ITIN	xxx-xx-9609
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-24795-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Craig E. Daye

10/26/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Craig E. Daye
 Debtor

Case No. 18-24795-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.

db +Craig E. Daye, 194 Reeve Terrace, Plainfield, NJ 07062-1531
 517661800 +BANKAMERICA, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
 517661803 +BK OF AMER, 4909 SAVARESE CIR, TAMPA, FL 33634-2413
 517661807 +City of Plainfield Collector of Taxes, 515 Watchung Avenue, Plainfield, NJ 07060-1720
 517661811 +KML Law Group P.C., 216 Hadden Ave, Ste 406, Collingswood, NJ 08108-2812
 517661813 +THRIFT INVESTMENT CORP, 720 KING GEORGE POST RD, FORDS, NJ 08863-1985
 517661814 +TROJAN PROFESSIONAL SE, 4410 CERRITOS AVE, LOS ALAMITOS, CA 90720-2549

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: cforman@iq7technology.com Oct 26 2018 23:14:49 Charles M. Forman,
 Forman Holt, 66 Route 17 North, Paramus, NJ 07652-2742
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 26 2018 23:14:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 26 2018 23:14:14 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517661799 +EDI: ALLIANCEONE.COM Oct 27 2018 02:58:00 Alliance One, PO Box 3101,
 Southeastern, PA 19398-3101
 517661802 +EDI: TSYS2.COM Oct 27 2018 02:58:00 BARCLAYS BANK DELAWARE, PO BOX 8803,
 WILMINGTON, DE 19899-8803
 517661804 EDI: CAPITALONE.COM Oct 27 2018 02:58:00 CAPITAL ONE, 15000 CAPITAL ONE DR,
 RICHMOND, VA 23238
 517661809 +EDI: DISCOVER.COM Oct 27 2018 02:58:00 DISCOVER FIN SVCS LLC, PO BOX 15316,
 WILMINGTON, DE 19850-5316
 517661810 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 26 2018 23:13:53 Ditech, PO Box 6172,
 Rapid City, SD 57709-6172
 517661812 +EDI: RMSC.COM Oct 27 2018 02:58:00 SYNCB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005
 517661815 +EDI: WFCF.COM Oct 27 2018 02:58:00 WELLS FARGO DEALER SVC, PO BOX 1697,
 WINTERVILLE, NC 28590-1697

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517661808 Karen A. Daye
 aty* +Charles M. Forman, Forman Holt, 66 Route 17 North, Paramus, NJ 07652-2742
 517661801* +BANKAMERICA, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
 517661805* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)
 517661806* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)

TOTALS: 1, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2018 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com; cforman@iq7technology.com
 Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,
 lcapasso@formanlaw.com; cforman@iq7technology.com
 Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 17

Date Rcvd: Oct 26, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Russell L. Low on behalf of Debtor Craig E. Daye rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6